

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CHRISTOPHER E. MCFADDEN      §      Case No. 08-70238  
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   §  
Debtors                                      §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2008.
- 2) The plan was confirmed on 04/04/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/18/2011, 09/09/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/06/2008, 07/06/2011, 10/13/2011.
- 5) The case was dismissed on 11/02/2011.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,550.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 34,914.28	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 34,914.28</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,412.30	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,912.30</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTY BERNARD NATALE	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
SANTANDER CONSUMER USA	Sec	16,493.49	15,399.51	12,800.00	12,800.00	0.00
SANTANDER CONSUMER USA	Uns	0.00	0.00	2,599.51	1,923.64	196.95
TITLE CASH OF ILLINOIS	Sec	3,675.00	3,684.00	3,675.00	3,675.00	0.00
TITLE CASH OF ILLINOIS	Uns	0.00	0.00	9.00	3.53	0.94
AAA COMMUNITY FINANCE I	Uns	1,184.00	1,383.32	1,383.32	1,023.65	104.86
ACE CASH ADVANCE	Uns	1,184.00	NA	NA	0.00	0.00
ADVANCE CASH EXPRESS	Uns	620.00	500.00	500.00	370.00	37.87
ALL CREDIT LENDERS	Uns	750.00	NA	NA	0.00	0.00
AMCORE BANK, NA	Uns	618.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	2,100.00	2,365.07	2,365.07	1,750.16	179.15
AMERICASH LOANS LLC	Uns	347.00	346.50	346.50	256.49	26.49
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,136.00	1,135.58	1,135.58	840.32	86.07
CREDITORS PROTECTION SERVICE	Uns	559.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Uns	512.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	551.00	551.45	551.45	408.06	41.82
HEIGHTS FINANCE	Uns	1,077.00	1,077.32	1,077.32	797.23	81.58
HEIGHTS FINANCE	Uns	1,077.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ILLINOIS TITLE LOANS	Uns	575.00	NA	NA	0.00	0.00
META BANK	Uns	300.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	272.00	679.50	679.50	502.82	51.52
ROCKFORD MERCANTILE AGENCY	Uns	155.00	322.45	322.45	238.69	24.61
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	610.00	610.57	610.57	451.81	46.32
SECURITY FINANCE	Uns	511.00	1,192.64	1,192.64	861.56	98.79
VERIZON	Uns	268.00	NA	NA	0.00	0.00
HOMES NOW	Sec	0.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	2,601.20	2,601.20	1,924.86	197.19

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 16,475.00	\$ 16,475.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 16,475.00	\$ 16,475.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 15,374.11	\$ 11,352.82	\$ 1,174.16

**Disbursements:**

Expenses of Administration	\$ 5,912.30	
Disbursements to Creditors	\$ 29,001.98	
<b>TOTAL DISBURSEMENTS:</b>		\$ 34,914.28

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/19/2012

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.